

Debtor(s).

F 4003-2.1.AVOID.LIEN.RP. MOTION

4. **Type of Case:**

- a. ☒ A voluntary petition under chapter ☐ 7 ☐ 11 ☐ 12 ☒ 13 was filed on: 03/15/2013
- b. ☐ An involuntary petition under chapter ☐ 7 ☐ 11 was filed on: _____
- ☐ An order of relief under chapter ☐ 7 ☐ 11 was entered on: _____
- c. ☐ An order of conversion to chapter ☐ 7 ☐ 11 ☐ 12 ☐ 13 was entered on: _____
- d. ☐ Other: _____

5. **Procedural Status:**

- a. ☒ Name of trustee appointed (if any): Rod Danielson, Chapter 13 Trustee
- b. ☐ Name of attorney of record for trustee (if any): _____

6. Debtor claims an exemption in the subject real property under:

- a. ☒ California Code of Civil Procedure § 703.140(b)(1) (Homestead): Exemption amount claimed on schedules: \$ 2,348.57
- b. ☐ California Code of Civil Procedure § _____ Exemption amount claimed on schedules: \$ _____
- c. ☐ Other statute (specify): _____

7. Debtor's entitlement to an exemption is impaired by judicial lien, the details of which are as follows:

- a. Date of entry of judgment (specify): 12/16/2010
- b. Case name (specify): Discover Bank vs. Sandra Tseng
- c. Docket number (specify): RIC1001909
- d. Date of recordation of lien (specify): 01/25/2011
- e. Recorder's instrument number or map/book/page (specify): 2011-0039791

8. The property claimed to be exempt is as follows:

- a. Street address (specify): 14127 Tiger Lily Ct., Corona, CA 92880
- b. Legal description (specify): LOT NO. 54 OF TRACT NO. 28687, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA ☐ See attached page

9. Debtor acquired the property claimed exempt on the following date (specify): 04/20/2005

10. Debtor alleges that the fair market value of the property claimed exempt is: \$ 325,000.00

11. The subject property is encumbered with the following liens (list mortgages and other liens in order of priority and place an "X" as to the lien to be avoided by this motion):

HSBC Bank	<input type="checkbox"/>	03/07/2007	\$ 417,000.00	\$ 382,746.23	03/15/2013
HSBC Bank	<input type="checkbox"/>	03/07/2007	\$ 167,800.00	\$ 171,634.30	08/15/2012
Discover Bank	<input checked="" type="checkbox"/>	01/25/2011	\$ 13,142.72	\$ 15,880.72	02/25/2013
	<input type="checkbox"/>		\$	\$	

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

12. Debtor attaches copies of the following documents in support of the motion (as appropriate):

- a. ☒ Schedule C listing all exemptions claimed by Debtor
- b. ☒ Appraisal of the property
- c. ☒ Documents showing current balance due as to the liens specified in paragraph 11 above
- d. ☒ Recorded Abstract of Judgment
- e. ☐ Recorded Declaration of Homestead (Homestead Exemption)
- f. ☒ Declaration(s)
- g. ☐ Other (specify):

13. Total number of attached pages of supporting documentation: 39

14. Debtor declares under penalty of perjury under the laws of the United States that the foregoing is true and correct.

WHEREFORE, Debtor prays that this court issue an order (a copy of the form of which is submitted herewith and has been served) avoiding the creditor's lien.

Date: 04/11/2013




Signature of Debtor

Sandra Tseng

Printed name of Debtor

Date: 04/11/2013



Signature of attorney for Debtor

Michael Y. Lo, Esq.

Printed name of attorney for Debtor

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
506 North Garfield Avenue, Suite 280, Alhambra, CA 91802

A true and correct copy of the foregoing document entitled: **NOTICE OF MOTION AND MOTION TO AVOID LIEN UNDER 11 U.S.C. § 522(f) (REAL PROPERTY)** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 05/09/2013, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Rod Danielson, Chapter 13 Trustee
notice-efile@rodan13.com

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (date) 05/09/2013, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

05/09/2013 Kelvin Lo
Date Printed Name


Signature

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

This motion is brought for an order to avoid judicial lien held by Discover Bank on the debtor's principal residence at 14127 Tiger Lily Ct, Corona, CA 92880. The motion is brought in good faith as it appears no creditors will be impacted adversely with the approval of this motion.

If you would like to request a full copy of the motion, please contact Law Offices of Michael Y. Lo at 626-289-8838 or email bklolaw@gmail.com

Honorable Judge Meredith Jury
United States Bankruptcy Court
3420 Twelfth Street, Suite 325/Courtroom 301
Riverside, CA 92501-3819

Directly Affected Creditors Served with Notice of Motion and Motion with Attached Exhibits Pursuant to LBR 9013-1(o)(1)(B)

David Nelms, CEO
Discover Bank
502 E. Market Street
Greenwood, DE 19950
Sussex County

Discover Bank
c/o Tara Muren, Esq. or Mandie Bullock Esq.
CIR Law Offices, LLP
8665 Gibbs Dr, Suite 150
San Diego, CA 92123

Discover Financial Serv LLC
PO Box 15316
Wilmington, DE 19850

HSBC Bank
2929 Walden Ave.
Depew, NY 14043

Creditors Only Served with Notice of Motion Pursuant to LBR 9013-1(o)(1)(A)(iii)

Asset Acceptance LLC
PO Box 1630
Warren, MI 48090

Pinnacle Credit Services
7900 Highway 7 #100
Minneapolis, MN 55426

Citi Cards/Citibank
PO Box 6241
Sioux Falls, SD 57117

Portfolio Recovery Associates
120 Corporate Blvd. Suite 100
Norfolk, VA 23502

Collection Consultants of Calif
6100 San Fernando Road
Suite 211
Glendale, CA 91201

GEGRB/AMAZON
PO Box 965015
Orlando, FL 32896

IRS
PO Box 7346
Philadelphia, PA 19101-7346

Midland Funding LLC
8875 Aero Dr.
San Diego, CA 92123

EXHIBIT A

Miscellaneous:

6:13-bk-14571-MJ Sandra Tseng

Type: bk

Chapter: 13 v

Office: 6 (Riverside)

Assets: y

Judge: MJ

U.S. Bankruptcy Court

Central District Of California

Notice of Electronic Filing

The following transaction was received from Michael Y Lo entered on 4/10/2013 at 1:20 PM PDT and filed on 4/10/2013

Case Name: Sandra Tseng

Case Number: 6:13-bk-14571-MJ

Document Number: 16

Docket Text:

Amended Schedule C Filed by Debtor Sandra Tseng. (Lo, Michael)

The following document(s) are associated with this transaction:

Document description:Main Document

Original filename:Amended C with cover sheet.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=1106918562 [Date=4/10/2013] [FileNumber=63266543-0] [10974af60943494b3f57af2539a7aa177690fb9396778bdd1f7b63a69c9ba89a04aa04703aa8396bbdde2ca5a2fc8b53499c485325d9f8c29a15863d6dd49d35]]

6:13-bk-14571-MJ Notice will be electronically mailed to:

Rod (MJ) Danielson (TR)
notice-efile@rodan13.com

Megan E Lees on behalf of Interested Party Courtesy NEF
ecfcacb@piteduncan.com

Michael Y Lo on behalf of Debtor Sandra Tseng
michaellolaw@yahoo.com, bklolaw@gmail.com

United States Trustee (RS)
ustpreion16.rs.ecf@usdoj.gov

6:13-bk-14571-MJ Notice will not be electronically mailed to:

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

Filer's Name:	<u>Michael Y. Lo, Esq.</u>	Atty Name (if applicable):	<u>Michael Y. Lo, Esq.</u>
Street Address:	<u>506 North Garfield Ave #280</u>	CA Bar No. (if applicable):	<u>101702</u>
Filer's Telephone No.:	<u>626-289-8838</u>	Atty Fax No. (if applicable):	<u>626-380-3333</u>

In re:	Case No. 6:13-bk-14571-MJ
Sandra Tseng	Chapter 13

AMENDED SCHEDULE(S) AND/OR STATEMENT(S)

A filing fee of \$30.00 is required to amend any or all of Schedules "D" through "F." An addendum mailing list is also required as an attachment if creditors are being added to the creditors list. Is/are creditor(s) being added?

☐ Yes ☒ No

Indicate below which schedule(s) and/or statement(s) is(are) being amended.

☐ A ☐ B ☒ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J
☐ Statement of Social Security Number(s) ☐ Statement of Financial Affairs
☐ Statement of Intention ☐ Other

NOTE: IT IS THE RESPONSIBILITY OF THE DEBTOR TO MAIL COPIES OF ALL AMENDMENTS TO THE TRUSTEE AND TO NOTICE ALL CREDITORS LISTED IN THE AMENDED SCHEDULE(S) AND TO COMPLETE AND FILE WITH THE COURT THE PROOF OF SERVICE ATTACHED.

I/We, **Sandra Tseng**, the person(s) who subscribed to the foregoing Amended Schedule(s) and/or Statement(s) do hereby declare under penalty of perjury that the foregoing is true and correct.

DATED: April 10th, 2013

/s/ Sandra Tseng
Sandra Tseng
Debtor Signature

Co-Debtor Signature

****FOR COURT USE ONLY****

****SEE PROOF OF SERVICE****

PROOF OF SERVICE

I hereby certify that a copy of the Amendment(s) was(were) mailed to the Trustee and that notice was given to the additional creditors listed.

DATED: April 10th, 2013

Kelvin Lo

Print or Type Name

/s/ Kelvin Lo

Signature

(SEE ATTACHED MAILING LIST.)

Rod Danielson, Chapter 13 Trustee
notice-efile@rodan13.com

B6C (Official Form 6C) (4/10)

In re **Sandra Tseng**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
14127 Tiger Lily Ct. Corona, CA 92880	C.C.P. § 703.140(b)(1)	2,348.57	319,275.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Wells Fargo Savings Acct Ending in 2861	C.C.P. § 703.140(b)(5)	10,000.00	0.00
Wells Fargo Checking Acct Ending in 6149	C.C.P. § 703.140(b)(5)	1,926.43	1,926.43
<u>Household Goods and Furnishings</u>			
Sofa 1, Sofa 2 Dining Table Coffee Table 1 Coffee Table 2 TV 1 TV 2 Bed 1 Bed 2 Bed 3 Dresser 1 Dresser 2 Washer Dryer Refrigerator Office Desk	C.C.P. § 703.140(b)(3)	3,000.00	3,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books	C.C.P. § 703.140(b)(5)	200.00	200.00
<u>Wearing Apparel</u>			
Everyday Clothing	C.C.P. § 703.140(b)(3)	500.00	500.00
<u>Furs and Jewelry</u>			
Gold Rings	C.C.P. § 703.140(b)(4)	800.00	800.00
<u>Stock and Interests in Businesses</u>			
Marketstone Technology Inc. Computer software consulting corporation (no assets) (Husband is 100% Shareholder)	C.C.P. § 703.140(b)(5)	10,000.00	0.00
<u>Office Equipment, Furnishings and Supplies</u>			
Computers, Laptops	C.C.P. § 703.140(b)(5)	600.00	600.00

Total: **29,375.00** **326,301.43**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

EXHIBIT B

Owner	Sandra Tseng			File No.	130337
Property Address	14127 Tiger Lily Ct				
City	Corona	County	Riverside	State	CA Zip Code 92880
Client	Law Offices of Michael Y. Lo				



03/22/2013

14127 Tiger Lily Ct
.13 Acres M/L In Lot 54 Mb 339/056 Tr 28687
Corona, CA 92880

Law Offices of Michael Y. Lo

URAR	1
Additional Comparables 4-6	7
UAD Definitions Addendum	8
TRULIA MARKET TRENDS(SUBJECT ZIP CODE)	11
SUBJECT PROPRTY PROFILE	12
AERIAL MAP	13
PLAT Map	14
Building Sketch (Page - 1)	15
Location Map	16
Subject Photos	17
Interior Photos	18
Comparable Photos 1-3	19
Comparable Photos 4-6	20
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Uniform Residential Appraisal Report

File # 130337

SUBJECT

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 14127 Tiger Lily CtCity CoronaState CAZip Code 92880

BorrowerOwner of Public Record Sandra TsengCounty Riverside

Legal Description.13 Acres M/L In Lot 54 Mb 339/056 Tr 28687

Assessor's Parcel # 144-361-024Tax Year 2011R.E. Taxes \$ 5,949

Neighborhood Name EastvaleMap Reference 713A2Census Tract 406.11

Occupant ☒ Owner ☐ Tenant ☐ VacantSpecial Assessments \$ 0 ☐ PUD HOA \$ 0 ☐ per year ☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) Market Value

Lender/Client Law Offices of Michael Y. LoAddress 506 North Garfield Ave, Suite 280, Alhambra, CA 91801

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No

Report data source(s) used, offering price(s), and date(s). MLS

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$Date of ContractIs the property seller the owner of public record? ☒ Yes ☐ NoData Source(s) NDC DATA

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	70 %				
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %				
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	200	Low 5	Multi-Family	%				
Neighborhood Boundaries BOUNDED TO THE NORTH BY EDISON AVE., TO THE EAST BY ARCHIBALD AVE., TO THE SOUTH BY SCHLEISMAN RD., AND TO THE WEST BY EUCLID AVE.	500 High 40	Commercial	3 %						
	300 Pred. 5	Other	25 %						
Neighborhood Description NEWER RESIDENTIAL NEIGHBORHOOD OF EASTVALE CONSISTS OF MOSTLY NEWER CONFORMING TRACT HOMES/PUD'S ABOUT 2 MILES FROM SANTA ANA RIVER PARKS. ABOVE AVERAGE EMPLOYMENT STABILITY. CONVENIENT TO MOST COMMUNITY SERVICES AND CONSUMER NEEDS. ACCESS TO THE 15 FREEWAY IS 2 MILES TO THE EAST.									
Market Conditions (including support for the above conclusions) THE AVERAGE MARKETING TIME IN THE SUBJECT'S NEIGHBORHOOD IS 2-4 MONTHS. TYPICAL CONVENTIONAL, FIXED, ADJUSTABLE, FHA AND VA FINANCING ARE AVAILABLE IN THE SUBJECT'S AREA. CURRENT MARKET CONDITIONS APPEARED TO BE INCREASING(SEE ATTACHED 1004MC & TRULIA MARKET TRENDS FOR DETAILS).									

Dimensions 55' X 101.09'Area 5560 sfShape RECTANGULARView N;Res;

Specific Zoning Classification R1Zoning Description SINGLE FAMILY RESIDENCE

Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ NoIf No, describe

SITE

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> NoFEMA Flood Zone CFEMA Map # 0602450680AFEMA Map Date 09/26/2008							
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> NoIf No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> NoIf Yes, describe							
NO APPARENT ADVERSE EASEMENTS, ENCROACHMENT NOR OTHER ADVERSE CONDITIONS. TITLE POLICY HAS NOT BEEN REVIEWED BY APPRAISER.							

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/GD	Floors	WD,CPT,TILE /GD
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	STUCCO/GD	Walls	DRYWALL/GD
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	TILE ROOF/GD	Trim/Finish	WOOD/GD
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	GUTTER/GD	Bath Floor	TILE/GD
Design (Style) Contemporary	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DUAL PANE/GD	Bath Wainscot	TILE/GD
Year Built 2004	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	adequate	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 3-5	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	SCREENS/GD	<input checked="" type="checkbox"/> Driveway	# of Cars 3
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel GAS	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Garage	# of Cars 3
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck COV.	<input checked="" type="checkbox"/> Fence yes	<input type="checkbox"/> Carport
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool NONE	<input type="checkbox"/> Porch YES	# of Cars 0
			<input type="checkbox"/> Other NONE	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.
				<input checked="" type="checkbox"/> Built-in	
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 9 Rooms 5 Bedrooms 3.0 Bath(s) 2,760 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). SUBJECT HAS WOOD AND TILE FLOORING, DUAL ZONE A/C, GRANITE KITCHEN COUNTERTOPS, STAINLESS STEEL APPLIANCES, RECESSED LIGHTING, PLATATION SHUTTERS, BUILT-IN BBQ.					
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;SUBJECT IS IN GOOD CONDITION. QUALITY OF CONSTRUCTION IS TYPICAL IN THE AREA. PHYSICAL DEPRECIATION IS GIVEN DUE TO AGE. NO EXTERNAL OR FUNCTIONAL INADEQUACIES ARE OBSERVED.					
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> NoIf Yes, describe					
THE APPRAISER IS NOT A HOME INSPECTOR, AND RECOMMENDS THE CLIENT RETAIN AN EXPERT TO DETERMINE WHETHER ANY ADVERSE CONDITIONS(I.E. STRUCTURAL, MECHANICAL, ETC.) DO EXIST.					
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> NoIf No, describe					

Uniform Residential Appraisal Report

File # 130337

SALES COMPARISON APPROACH	There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 240,000 to \$ 458,000 .														
	There are 71 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 248,000 to \$ 469,000 .														
	FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
	Address 14127 Tiger Lily Ct Corona, CA 92880			13765 Woodcrest Ct Corona, CA 92880			7840 Serenity Falls Rd Corona, CA 92880			14072 Almond Grove Ct Corona, CA 92880					
	Proximity to Subject			0.95 miles NE			0.19 miles SE			0.06 miles E					
	Sale Price			\$ 330,000			\$ 330,000			\$ 300,000					
	Sale Price/Gross Liv. Area			\$ 117.06 sq.ft.			\$ 122.00 sq.ft.			\$ 108.81 sq.ft.					
	Data Source(s)			CRMLS#C12078962 ;DOM 10			CRMLS#K12097324;DOM 61			CRMLS# P779407 ;DOM 449					
	Verification Source(s)			DOC#7972			DOC#470206			DOC#471485					
	VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION			DESCRIPTION					
	Sales or Financing			ArmLth			Short			Short					
	Concessions			Conv;0			Conv;0			Conv;0					
	Date of Sale/Time			s01/13;c11/12			s10/12;c08/12			s10/12;c06/12					
	Location			N;Res;			N;Res;			N;Res;					
	Leasehold/Fee Simple			Fee Simple			Fee Simple			Fee Simple					
	Site			5560 sf			6534 sf			8276 sf					
	View			N;Res;			N;Res;			N;Res;					
	Design (Style)			Contemporary			Contemporary			Contemporary					
	Quality of Construction			Q3			Q3			Q3					
	Actual Age			9			11			7					
Condition			C3			C3			C3						
Above Grade			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths						
Room Count			9 5 3.0			9 4 3.0			9 4 2.1						
Gross Living Area			2,760 sq.ft.			2,819 sq.ft.			2,705 sq.ft.						
Basement & Finished			0sf			0sf			0sf						
Rooms Below Grade															
Functional Utility			GOOD			GOOD			GOOD						
Heating/Cooling			FAU/CAC			FAU/CAC			FAU/CAC						
Energy Efficient Items			NONE			NONE			NONE						
Garage/Carport			3CAR GARAGE			2CAR GARAGE			3CAR GARAGE						
Porch/Patio/Deck			PORCH			PORCH			PORCH						
AMENITIES:			NONE			NONE			NONE						
DAYS ON MARKET			NONE			10 DAYS			61 DAYS						
APN#			144-361-024			152-153-023			130-480-030						
Net Adjustment (Total)						\$ -500			\$ -6,000						
Adjusted Sale Price of Comparables						Net Adj. 0.2 %			Net Adj. 1.8 %						
						Gross Adj. 4.7 %			Gross Adj. 6.4 %						
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain															
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.															
Data Source(s) MLS,REALIST															
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.															
Data Source(s) MLS/REALIST															
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).															
ITEM			SUBJECT			COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3			
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s)			CRMLS			CRMLS			CRMLS			CRMLS			
Effective Date of Data Source(s)			03/22/2013			03/22/2013			03/22/2013			03/22/2013			
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT HAS NO PRIOR SALE WITHIN THE LAST 36 MONTHS. ALL COMPARABLES HAVE NO PRIOR SALE WITHIN 12 MONTHS															
Summary of Sales Comparison Approach ADJUSTMENTS:\$50/SF-GLA,\$5/SF-SITE, \$2,500/BEDROOM, \$5,000/BATH, \$300/YR-AGE,															
A thorough search in the subject's market area was performed to determine the most comparable properties to the subject. The sales utilized are															
considered to be the most recent and pertinent sales in the subject neighborhood. All comparbles are similar to the subject in terms of overall															
market appeal. All adjustments were based on the contributory market value of each relative to the subject. All comparbles were equally															
considered in the final estimation of market value via the direct sales comparison approach.															
Indicated Value by Sales Comparison Approach \$ 325,000															
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 325,000 Cost Approach (if developed) \$ 325,694 Income Approach (if developed) \$														
	MOST HOMES IN THE AREA ARE OWNER OCCUPIED, AND INCOME APPROACH IS NOT CONSIDERED RELEVANT. THE COST														
	APPROACH IS WEAKENED BY THE INABILITY TO ACCURATELY MEASURE LAND VALUE AND ACCRUED DEPRECIATION. MOST														
	WEIGHT GIVEN TO THE MARKET APPROACH.														
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: THIS SUMMARY APPRAISAL IS														
INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY AND NOT FOR ANY OTHER USE.															
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is															
\$ 325,000 , as of 03/22/2013 , which is the date of inspection and the effective date of this appraisal.															

Uniform Residential Appraisal Report

File # 130337

[illegible]

Uniform Residential Appraisal Report

File # 130337

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 130337

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 130337

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.


24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER TONY HWANG

Signature 

Name TONY HWANG

Company Name SOCAL APPRAISAL NETWORK

Company Address 1615 W. 27TH ST.
SAN PEDRO, CA 90732

Telephone Number (626)448-1149

Email Address TONYHWANGAPPRAISAL@GMAIL.COM

Date of Signature and Report 03/25/2013

Effective Date of Appraisal 03/22/2013

State Certification # AG004083

or State License # _____

or Other (describe) _____ State # _____

State CA

Expiration Date of Certification or License 02/03/2015

ADDRESS OF PROPERTY APPRAISED

14127 Tiger Lily Ct

Corona, CA 92880

APPRAISED VALUE OF SUBJECT PROPERTY \$ 325,000

LENDER/CLIENT

Name No AMC

Company Name Law Offices of Michael Y. Lo

Company Address 506 North Garfield Ave, Suite 280, Alhambra,
CA 91801

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
- ☐ Did inspect exterior of subject property from street
Date of Inspection _____
- ☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
- ☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Uniform Residential Appraisal Report

File # 130337

SALES COMPARISON APPROACH	FEATURE		SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
	Address		14127 Tiger Lily Ct Corona, CA 92880		7663 Windflower Ct Corona, CA 92880			7315 Valley Meadow Ave Corona, CA 92880			7456 Clementine Dr Corona, CA 92880					
	Proximity to Subject				0.18 miles NE			0.54 miles N			0.37 miles N					
	Sale Price		\$		\$ 350,000			\$ 344,500			\$ 313,400					
	Sale Price/Gross Liv. Area		\$ sq.ft.		\$ 148.56 sq.ft.			\$ 115.80 sq.ft.			\$ 120.54 sq.ft.					
	Data Source(s)				CRMLS#H12124509;DOM 9			CRMLS#E11150092 ;DOM 274			CRMLS#P834087 ;DOM 143					
	Verification Source(s)				DOC#76176			PENDING SALE			PENDING SALE					
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment	
	Sales or Financing Concessions				Short Conv;0				Short CTNL;0		0		Short CTNL;0		0	
	Date of Sale/Time				s02/13;c10/12				c01/13				c09/12			
	Location		N;Res;		N;Res;				N;Res;				N;Res;			
	Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple			
	Site		5560 sf		6098 sf		-2,500		6534 sf		-5,000		5663 sf		0	
	View		N;Res;		N;Res;				N;Res;				N;Res;			
	Design (Style)		Contemporary		Contemporary				Contemporary				Contemporary			
	Quality of Construction		Q3		Q3				Q3				Q3			
	Actual Age		9		12		0		12		0		12		0	
	Condition		C3		C3				C3				C3			
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	+2,500	Total	Bdrms.	Baths	Total	Bdrms.	Baths	+2,500
	Room Count		9	5	3.0	9	4	2.1	+2,500	9	5	3.0	8	4	3.0	0
	Gross Living Area		2,760 sq.ft.		2,356 sq.ft.		+20,000		2,975 sq.ft.		-11,000		2,600 sq.ft.		+8,000	
	Basement & Finished Rooms Below Grade		0sf		0sf				0sf				0sf			
	Functional Utility		GOOD		GOOD				GOOD				GOOD			
	Heating/Cooling		FAU/CAC		FAU/CAC				FAU/CAC				FAU/CAC			
	Energy Efficient Items		NONE		NONE				NONE				NONE			
	Garage/Carport		3CAR GARAGE		2CAR GARAGE		+5,000		2CAR GARAGE		+5,000		3CAR GARAGE			
	Porch/Patio/Deck		PORCH		PORCH				PORCH				PORCH			
	AMENITIES:		NONE		NONE				POOL/SPA		-10,000		NONE			
	DAYS ON MARKET		NONE		10 DAYS		0		274 DAYS		0		143 DAYS		0	
	APN#		144-361-024		152-153-023		0		144-240-001		0		144-190-017		0	
	Net Adjustment (Total)				☒ + ☐ -		\$ 27,500		☐ + ☒ -		\$ -21,000		☒ + ☐ -		\$ 10,500	
	Adjusted Sale Price of Comparables				Net Adj. 7.9 %				Net Adj. 6.1 %				Net Adj. 3.4 %			
					Gross Adj. 9.3 %		\$ 377,500		Gross Adj. 9.0 %		\$ 323,500		Gross Adj. 3.4 %		\$ 323,900	
	SALE HISTORY	Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).														
		ITEM		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer																
Data Source(s)		CRMLS			CRMLS			CRMLS			CRMLS					
Effective Date of Data Source(s)		03/22/2013			03/22/2013			03/22/2013			03/22/2013					
Analysis of prior sale or transfer history of the subject property and comparable sales																
ANALYSIS / COMMENTS	Analysis/Comments															

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner’s site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner’s site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from “stock” standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated
Little or no updating or modernization. This description includes, but is not limited to, new homes.
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is ‘Not Updated’ may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated
The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled
Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

TRULIA MARKET TRENDS(SUBJECT ZIP CODE)

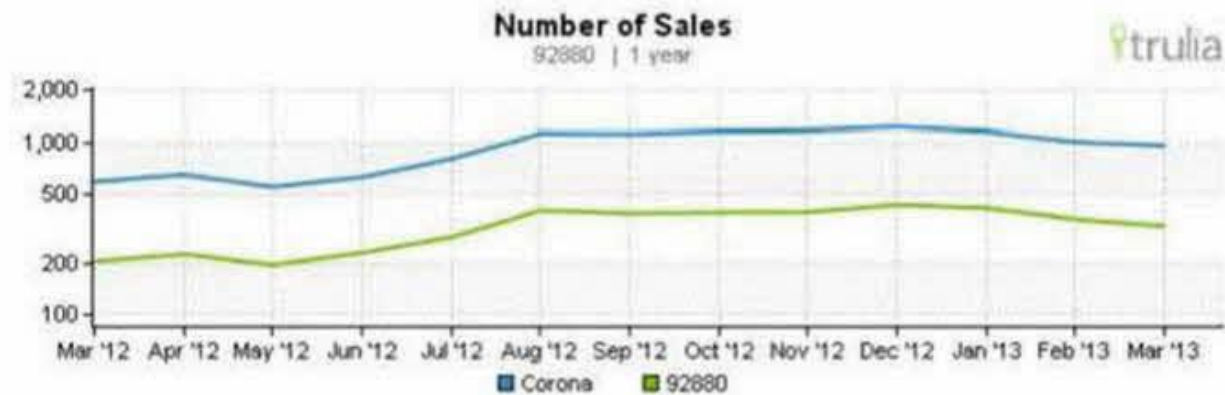
Owner	Sandra Tseng				
Property Address	14127 Tiger Lily Ct				
City	Corona	County	Riverside	State	CA Zip Code 92880
Client	Law Offices of Michael Y. Lo				

Median Sales Price in 92880

Embed

Corona 92880

1 yr 5 yr Max



Location	Dec • Feb '13	y-o-y	3 months prior	1 year prior	5 years prior
92880	\$380,000	+9.7%	\$354,560	\$346,500	\$450,500
Corona	\$335,250	+13.6%	\$322,500	\$295,000	\$425,000

Want to know more about prices in 92880, Corona? [Ask local experts >>](#)

Corona, 92880 Summary

The median sales price for homes in ZIP code 92880 for Dec 12 to Feb 13 was \$380,000. This represents an increase of 7.2%, or \$25,440, compared to the prior quarter and an increase of 9.7% compared to the prior year. Sales prices have depreciated 15.6% over the last 5 years in 92880, Corona. The median sales price of \$380,000 for 92880 is 13.35% higher than the median sales price for Corona CA. Average listing price for homes on Trulia in ZIP code 92880 was \$403,208 for the week ending Mar 13, which represents an increase of 3.2%, or \$12,599 compared to the prior week and an increase of 6.3%, or \$23,944, compared to the week ending Feb 20. Average price per square foot for homes in 92880 was \$149 in the most recent quarter, which is 3.87% lower than the average price per square foot for homes in Corona.

Owner	Sandra Tseng			
Property Address	14127 Tiger Lily Ct			
City	Corona	County	Riverside	State CA Zip Code 92880
Client	Law Offices of Michael Y. Lo			

Property Detail Report

Subject Property

14127 Tiger Lily Ct
Corona, CA 92880-3225
Riverside County

Owner Info:

Owner Name : Tseng Sandra
Mail Owner Name : Sandra Tseng
Owner Vesting : Single Woman
Tax Billing Address : 14127 Tiger Lily Ct
Tax Billing City & State : Corona CA
Tax Billing Zip : 92880

Tax Billing Zip+4 : 3225
Recording Date : 04/20/2005
Annual Tax : \$5,949
County Use Code : Single Fam Resid
State Use : R01001
Universal Land Use : SFR

Location Info:

Zoning : Sp Zone
Tract Number : 28687
Panel Date : 04/15/1980
Flood Zone Panel : 0602450680A
Flood Zone Code : C

School District : Corona Norco
TGNO : 713-A2
Census Tract : 406.11
Carrier Route : R033

Tax Info:

TaxID : 144-361-024
Alt APN : 144-361-024
Tax Year : 2011
Annual Tax : \$5,949
Assessment Year : 2012
Land Assessment : \$73,000

Improved Assessment : \$256,000
Total Assessment : \$329,000
% Improv : 78%
Tax Area : 27002
Legal Description : .13 Acres M/L In Lot 54 Mb
339/056 Tr 28687
Lot Number : 54

Characteristics:

Cooling Type : Central
Lot Acres : .13
Garage Type : Attached Garage
Building Sq Ft : 2,757
Stories : 2
Bedrooms : 5
Full Baths : 3
Fireplaces : 1
Water : Type Unknown
Price Per Sq Ft : \$180.99

Heat Type : Central
Lot Sq Ft : 5,663
Garage Sq Ft : 733
Roof Material : Tile
Total Units : 1
Total Baths : 3
Year Built : 2004
Other Impvs : Yes
Sewer : Type Unknown

Last Market Sale:

Recording Date : 04/20/2005
Settle Date : 03/28/2005
Sale Price : \$499,000

Deed Type : Grant Deed
Owner Name : Tseng Sandra
Seller : Trim ark Pacific - Willows Llc

Document No : 309492

Sales History:

Recording Date : 04/20/2005
Sale Price : \$499,000
Buyer Name : Tseng Sandra
Seller Name : Trim ark Pacific - Willows Llc
Document No : 309492
Document Type : Grant Deed

Mortgage History:

Mortgage Date : 03/07/2007
Mortgage Amt : \$167,800
Mortgage Lender : Hsbc Mtg Corp (Usa)
Mortgage Type : Conventional

03/07/2007
\$417,000
Hsbc Mtg Corp (Usa)
Conventional

08/10/2006
\$163,500
Pm c Bancorp
Conventional

08/10/2006
\$417,000
Pm c Bancorp
Conventional

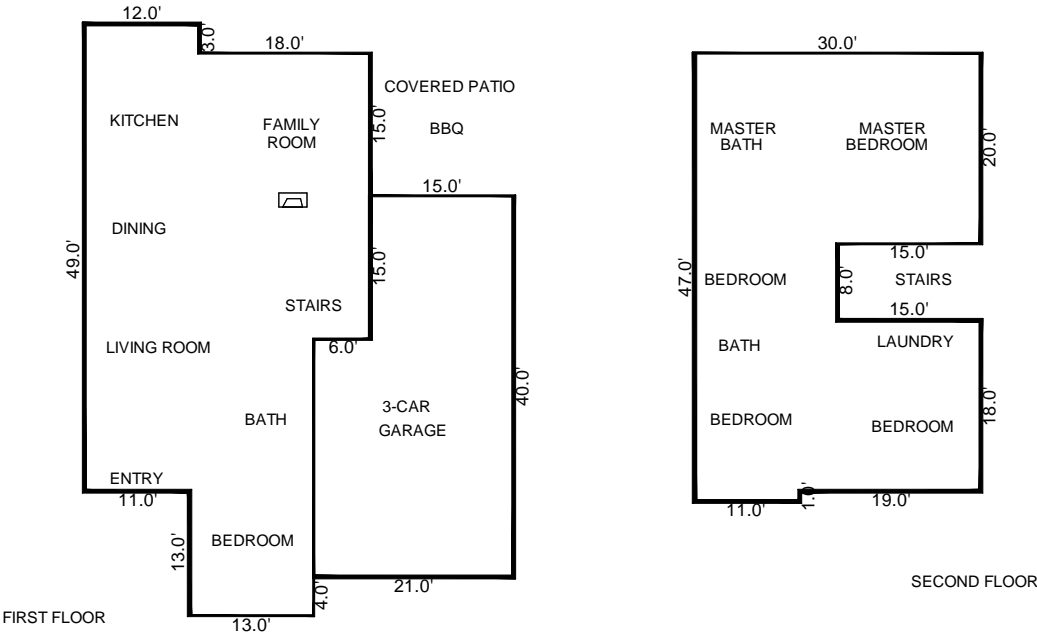
Owner	Sandra Tseng			
Property Address	14127 Tiger Lily Ct			
City	Corona	County	Riverside	State CA Zip Code 92880
Client	Law Offices of Michael Y. Lo			



Owner	Sandra Tseng			
Property Address	14127 Tiger Lily Ct			
City	Corona	County	Riverside	State CA Zip Code 92880
Client	Law Offices of Michael Y. Lo			



Owner	Sandra Tseng			
Property Address	14127 Tiger Lily Ct			
City	Corona	County	Riverside	State CA Zip Code 92880
Client	Law Offices of Michael Y. Lo			



Sketch by Apex IV™

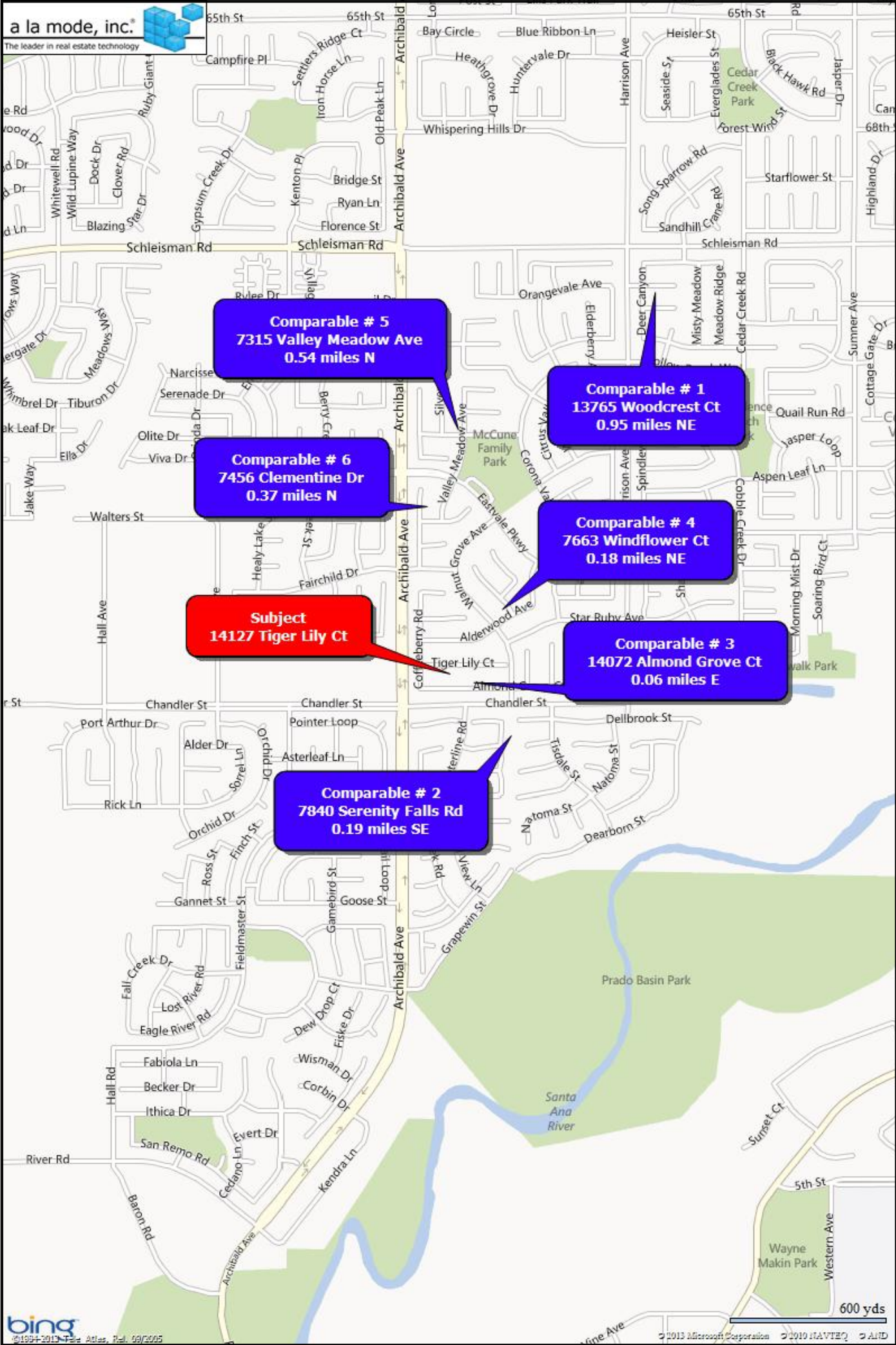
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Size	Net Totals
GLA1	First Floor	1489.00	
	Second Floor	1271.00	2760.00
GAR	Garage	750.00	750.00
TOTAL LIVABLE (rounded)			2760

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
First Floor		
4.0	x 13.0	52.00
15.0	x 30.0	450.00
15.0	x 30.0	450.00
3.0	x 12.0	36.00
16.0	x 24.0	384.00
9.0	x 13.0	117.00
Second Floor		
18.0	x 30.0	540.00
15.0	x 28.0	420.00
1.0	x 11.0	11.00
15.0	x 20.0	300.00
10 Calculations Total (rounded)		2760

Location Map

Owner	Sandra Tseng			
Property Address	14127 Tiger Lily Ct			
City	Corona	County	Riverside	State CA Zip Code 92880
Client	Law Offices of Michael Y. Lo			



Owner	Sandra Tseng				
Property Address	14127 Tiger Lily Ct				
City	Corona	County	Riverside	State	CA Zip Code 92880
Client	Law Offices of Michael Y. Lo				



Subject Front

14127 Tiger Lily Ct
Sales Price
Gross Living Area 2,760
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 5560 sf
Quality Q3
Age 9



Subject Rear



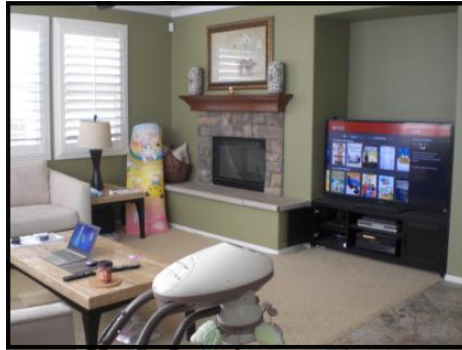
Subject Street

Interior Photos

Owner	Sandra Tseng				
Property Address	14127 Tiger Lily Ct				
City	Corona	County	Riverside	State	CA Zip Code 92880
Client	Law Offices of Michael Y. Lo				



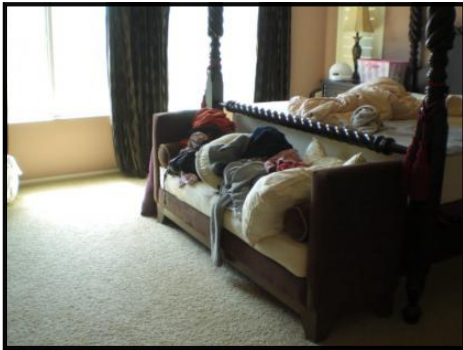
LIVING ROOM



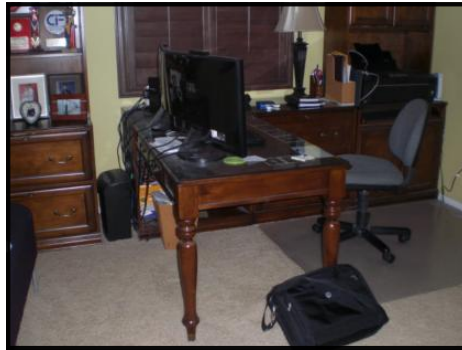
Family Room



Kitchen



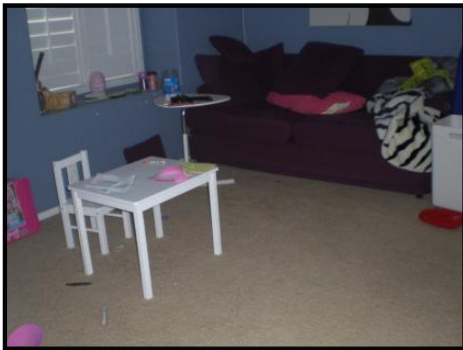
BEDROOM #1



BEDROOM #2



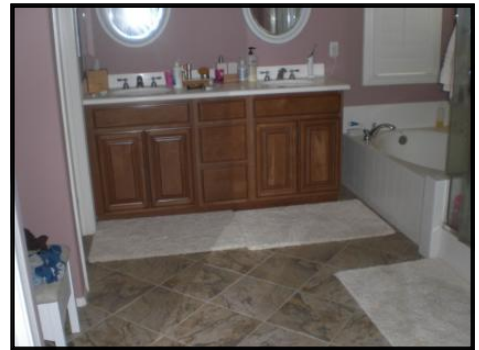
BEDROOM #3



BEDROOM #4



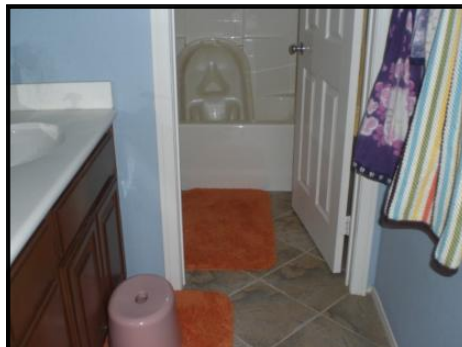
BEDROOM #5



BATH#1



BATH#2



BATH#3



PATIO/BBQ

Owner	Sandra Tseng				
Property Address	14127 Tiger Lily Ct				
City	Corona	County	Riverside	State	CA Zip Code 92880
Client	Law Offices of Michael Y. Lo				



Comparable 1

13765 Woodcrest Ct
Prox. to Subject 0.95 miles NE
Sale Price 330,000
Gross Living Area 2,819
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 6534 sf
Quality Q3
Age 11



Comparable 2

7840 Serenity Falls Rd
Prox. to Subject 0.19 miles SE
Sale Price 330,000
Gross Living Area 2,705
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 2.1
Location N;Res;
View N;Res;
Site 8276 sf
Quality Q3
Age 7



Comparable 3

14072 Almond Grove Ct
Prox. to Subject 0.06 miles E
Sale Price 300,000
Gross Living Area 2,757
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 5662 sf
Quality Q3
Age 9

Owner	Sandra Tseng				
Property Address	14127 Tiger Lily Ct				
City	Corona	County	Riverside	State	CA Zip Code 92880
Client	Law Offices of Michael Y. Lo				



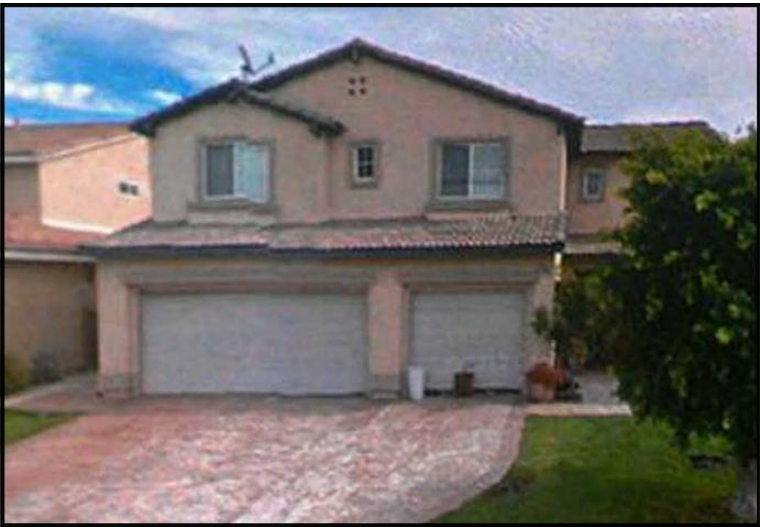
Comparable 4

7663 Windflower Ct
Prox. to Subject 0.18 miles NE
Sale Price 350,000
Gross Living Area 2,356
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 2.1
Location N;Res;
View N;Res;
Site 6098 sf
Quality Q3
Age 12



Comparable 5

7315 Valley Meadow Ave
Prox. to Subject 0.54 miles N
Sale Price 344,500
Gross Living Area 2,975
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 6534 sf
Quality Q3
Age 12



Comparable 6

7456 Clementine Dr
Prox. to Subject 0.37 miles N
Sale Price 313,400
Gross Living Area 2,600
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 5663 sf
Quality Q3
Age 12



EXHIBIT C



TELEPHONE NUMBERS:

Home:
Work:

SANDRA TSENG
14127 TIGER LILY COURT
CORONA CA 92880-3225



PROPERTY ADDRESS: 14127 TIGER LILY COURT
CORONA CA 92880 0000

Loan Number: 8297519
Statement Date: 03/15/2013
Due Date: 04/01/2013
Current Principal Balance: \$382,746.23
Deferred Interest: \$.00
Current Interest Rate: 2.12500%
Current Escrow Balance: \$1,904.71
Escrow Overdraft Balance: \$.00
Unapplied Funds Balance: \$.00
Current Payment Amount: \$2,273.14
Delinquent Payments Due: \$.00
Unpaid Late Charges Due: \$.00
Unpaid Other Fees Due: \$.00
TOTAL AMOUNT DUE: \$2,273.14
Year to Date Principal Paid: \$5,081.66
Year to Date Taxes Paid: \$2,850.24
Year to Date Interest Paid: \$3,615.94

* Please refer to Mortgage Interest Statement sent in January for IRS reporting information.

TRANSACTION ACTIVITY SINCE LAST STATEMENT

Due Date	Date	Description	Total Received	Interest	Principal	Escrow	Late Charges and Other Fees	Other/Optional Products	Unapplied Funds
03-12	03-13	COUNTY TAX	\$2,850.24			\$2,850.24			
03-15	03-13	PAYMENT	\$2,273.14	\$679.59	\$1,019.93	\$573.62			
03-15	04-13	SPEED PAY FEE	\$20.00				\$20.00		

As of February 1st, 2013, the hours of operation for our Customer Service Department will be 8:30am - 8:30pm ET Monday thru Friday. A Customer Service representative will no longer be available on Saturday or Sunday. Our Automated Response Line is available 24 hours a day, 7 days a week. If you are registered for HSBC's internet banking, you can also send a secure e-mail through our website at www.us.hsbc.com.

Detach at perforation and return payment coupon with payment.

082975195 0000227314 0000235812 7



HOME EQUITY LINE OF CHOICE MONTHLY STATEMENT

Toll Free Customer Service: 1-800-338-4626
Visit us at www.us.hsbc.com

SANDRA TSENG
14127 TIGER LILY COURT
CORONA CA 92880-3225



PROPERTY ADDRESS: 14127 TIGER LILY COURT
CORONA, CA 92880

ACCOUNT NUMBER:	8297522
BILLING DATE:	08/15/2012
CURRENT DUE DATE:	09/10/2012
DAYS IN BILLING PERIOD:	33
CREDIT LINE LIMIT:	167,800.00
NEW BALANCE:	171,634.30
AVAILABLE CREDIT:	0.00
ESCROW BALANCE:	0.00
CURRENT PAYMENT AMOUNT:	595.63
PAST DUE AMOUNT:	3,238.67
TOTAL AMOUNT DUE:	3,834.30
IF PAID AFTER 09/25/2012	3,862.75

ACCOUNT SUMMARY

How we arrived at your new balance:

PREVIOUS BALANCE	+ ADVANCES, LATE CHARGES AND FEES	- CREDITS & PAYMENTS	+ FINANCE CHARGES	+/- CREDIT/DEBIT	= NEW BALANCE
\$171,038.67	\$26.72	\$.00	\$568.91	\$.00	\$171,634.30

How we arrived at your payment due:

	BALANCE	FINANCE CHARGES/FEES	PRINCIPAL DUE	ESCROW DUE	LATE CHARGES AND FEES	CURRENT PAYMENT AMOUNT
HOME EQUITY LINE OF CHOICE	\$167,800.00	\$568.91	\$.00	\$.00	\$26.72	\$595.63
LOAN 1	LOAN AVAILABLE					
LOAN 2	LOAN AVAILABLE					
LOAN 3	LOAN AVAILABLE					
LOAN 4	LOAN AVAILABLE					
TOTAL	\$167,800.00	\$568.91	\$.00	\$.00	\$26.72	\$595.63

The security instrument you signed gives us the right to inspect the mortgaged property and to take other action to protect the value of the property or our rights in the property. Since your account has become past due, HSBC will order an inspection to determine the condition of the property and will continue to inspect at least every thirty (30) days until the account becomes current. In addition, HSBC will order a property valuation and, if the loan or line of credit is a second mortgage, a title update. The costs associated with obtaining these items will be added to the amount due and will be secured by the property, as provided in your security instrument.

Please note that this is an attempt to collect a debt and any information obtained will be used for that purpose.

We are here to help you and we have workout options available. Don't be fooled by Foreclosure and Modification Rescue Scams that are popping up at an alarming rate nationwide. HSBC Bank USA, N.A. should be your starting point for finding options to avoid foreclosure. Speak with someone in our Loss Mitigation Department at 1-800-338-6441 or visit our website for more information at <http://www.us.hsbc.com/1/2/3/personal/home-loans>. Click on the link: "Facing mortgage and home equity payment difficulties" to learn more.

Retain this portion of the statement for your records

082975225 0000383430 0000386275 2

RECORDING REQUESTED BY
CIR LAW OFFICES, LLP

WHEN RECORDED MAIL TO
NAME ELENA PEREZ

MAILING CIR LAW OFFICES, LLP
ADDRESS 8665 GIBBS DR STE 150

CITY, STATE SAN DIEGO CA
ZIP CODE 92123

DOC # 2011-0039791

01/25/2011 04:47P Fee:26.00

Page 1 of 3

Recorded in Official Records
County of Riverside

Larry W. Ward
Assessor, County Clerk & Recorder



S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
			3						1
M	(A)	L	465	426	PCOR	NCOR	SMF	NCHG	EXAM
NOTICE SENT					T:		CTY	UNI	043

TITLE(S)

ABSTRACT OF JUDGMENT

EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number) Recording requested by and return to: (800)-496-8909
TARA MUREN SBN Bar #: 260154
MANDIE BULLOCK SBN Bar #: 259437
CIR LAW OFFICES, LLP
8665 GIBBS DR. SUITE 150
SAN DIEGO CA 92123 File No.: 353208-7
☒ ATTORNEY FOR ☒ JUDGMENT CREDITOR ☐ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE

STREET ADDRESS: 4050 MAIN STREET

MAILING ADDRESS:

CITY AND ZIP CODE: RIVERSIDE CA 92501

BRANCH NAME: COUNTY OF RIVERSIDE, RIVERSIDE COURT - LIMITED CIVIL

PLAINTIFF: DISCOVER BANK

DEFENDANT: SANDRA TSENG

FOR RECORDER'S USE ONLY

CASE NUMBER:
RIC10019092

ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS ☐ Amended

FOR COURT USE ONLY

1. The ☒ judgment creditor ☐ assignee of record applies for an abstract of judgment and represents the following:
a. Judgment debtor's

Name and last known address

SANDRA TSENG
14127 TIGER LILY CT
CORONA CA 92880

- b. Driver's license No. and state: ☒ Unknown
c. Social Security No.: 8744 ☐ Unknown
d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): SANDRA TSENG, 14127 TIGER LILY

CT CORONA CA 92880

2. ☐ Information on additional judgment debtors is shown on page 2.

3. Judgment creditor (name and address):
DISCOVER BANK

C/O CIR LAW OFFICES, LLP
8665 GIBBS DR. SUITE 150
SAN DIEGO CA 92123

Date: 1/13/2011

MANDIE BULLOCK

(TYPE OR PRINT NAME)

4. ☐ Information on additional judgment creditors is shown on page 2.
5. ☐ Original abstract recorded in this county:
a. Date:
b. Instrument No.:

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:
\$ 13,142.72
7. All judgment creditors and debtors are listed on this abstract.
8. a. Judgment entered on (date): 12/16/2010

b. Renewal entered on (date):

9. ☐ This judgment is an installment judgment.

10. ☐ An ☐ execution ☐ attachment lien is endorsed on the judgment as follows:
a. Amount: \$
b. In favor of (name and address):

11. A stay of enforcement has
a. ☒ not been ordered by the court.
b. ☐ been ordered by the court effective until (date):

12. a. ☒ I certify that the following is a true and correct abstract of judgment entered in this action.
b. ☐ A certified copy of the judgment is attached.

(SEAL)



This abstract issued on (date):

JAN 21 2011

Clerk, by Deputy

PLAINTIFF: DISCOVER BANK	CASE NUMBER:
DEFENDANT: SANDRA TSENG	RIC10019092

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

13. Judgment Creditor (name and address):

14. Judgment Creditor (name and address):

15. ☐ Continued on Attachment 15.

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

16. Name and last known address

17. Name and last known address

Driver's license No. & state:

☒ Unknown

Social Security No.:

☒ Unknown

Summons was personally served at or mailed to (address):

Driver's license No. & state:

☐ Unknown

Social Security No.:

☐ Unknown

Summons was personally served at or mailed to (address):

18. Name and last known address

19. Name and last known address

Driver's license No. & state:

☐ Unknown

Social Security No.:

☐ Unknown

Summons was personally served at or mailed to (address):

Driver's license No. & state:

☐ Unknown

Social Security No.:

☐ Unknown

Summons was personally served at or mailed to (address):

20. ☐ Continued on attachment 20

EXHIBIT D

1 Michael Y. Lo, Esq.
2 Bar # 101702
3 Law Offices of Michael Y. Lo
4 506 North Garfield Avenue, #280
5 Alhambra, CA 91801
6 Telephone: (626)289-8838
7 Attorney for Debtor

8
9
10 **UNITED STATES BANKRUPTCY COURT**
11 **CENTRAL DISTRICT OF CALIFORNIA**
12

13 In re)
14 Sandra Tseng,) **Case # 6:13-bk-14571-MJ**
15) **Chapter 13**
16)
17) **DECLARATION OF TONY HWANG**
18) **(APPRAISER)**
19)
20 Debtor.)
21)
22)
23)
24)
25)
26)
27)
28)

17
18 **DECLARATION OF TONY HWANG**
19

20 I, TONY HWANG, declare as follows:

- 21 1. I am the above-named declarant and if called upon to testify, I would do so competently and
22 state under oath that the information provided herein is true and correct of my own personal
23 knowledge.
24 2. This declaration is submitted in support of Debtor's motion to value property and to strip fully
25 the under secured junior lien.
26 3. I have been actively engaged in the area of real estate appraising since 1985.
27
28

1 4. Attached to my declaration as Exhibit "C" and incorporated by reference is a true and correct
2 copy of the appraisal prepared by me in support of my opinion that the subject property in its
3 present condition is worth approximately \$325,000 exclusive of commission upon a sale.

4 5. Filed concurrently with said appraisal, (Exhibit "D") is a copy of my resume which demonstrates
5 my qualifications as an appraiser.
6

7 I declare under penalty of perjury that the within declaration is true and correct and that this
8 declaration was executed in the City of San Pedro, State of California on March 25, 2013.

9
10
11 
12 Tony Hwang
13
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TONY HWANG
23312 MARIGOLD AVE. #T202
TORRANCE, CA 90502
TEL:(626)448-1149
FAX:(626)447-5992
CELL(626)215-5318
EMAIL:TONYHWANGAPPRAISAL@GMAIL.COM

RESUME

EDUCATION:
BA-FINANCE, UNIVERSITY OF OREGON, 1979

LICENSES:
CALIFORNIA REAL ESTATE SALES 1980 AND BROKER SINCE 1984
CALIFORNIA CERTIFIED GENERAL APPRAISER SINCE 1992

WORK EXPERIENCE:
CURRENT: INDEPENDENT APPRAISER SINCE 1988 AND STATE CERTIFIED
SINCE 1992. PRIMARYLY APPRAISING 1-4 UNITS, APARTMENTS AND
COMMERCIAL/INDUSTRIAL PROPERTIES.

PAST: STAFF APPRAISER: STARTED APPRAISING AS A STAFF APPRAISER
FOR GIBRALTAR SAVINGS FROM 1985 TO 1986. CONTINUED AS A STAFF
APPRAISER FOR DOWNEY SAVINGS FROM 1986 TO 1988.

SERVICE COVERAGE AREA:

SOUTHERN CALIFORNIA(LOS ANGELES COUNTY, ORANGE COUNTY, SAN
BERNARDINO COUNTY AND RIVERSIDE COUNTY).

TONY HWANG
TONY HWANG APPRAISAL
23312 MARIGOLD AVE. #T202
TORRANCE, CA 90502
TEL: (626) 448-1149
FAX: (626) 447-5992
CELL: (626) 215-5318
EMAIL: TONYHWANGAPPRAISAL@GMAIL.COM

PROFESSIONAL REFERENCES:

1. T.J. FINANCIAL, INC.: FRANKLIN WONG, (310) 375-6013, (310) 897-2127
181 W. HUNTING DR. #108, MONROVIA, CA 91016

2. UNION BANK: GEORGE VELAZQUEZ, (714) 990-7401
145 S. STATE COLLEGE BLVD. #600, BREA, CA 92821

3. SUPREME FUNDING CORP: TONY WU, (626) 309-1968, CELL: (626) 617-7848
9228 LAS TUNAS DR. TEMPLE CITY, CA 91780

4. LIGHTHOUSE FINANCIAL: BETTY CHANG, (626) 447-5995, CELL: (626) 375-8115
172 W. LIVE OAK AVE. ARCADIA, CA 91007

5. CCL LENDING: VIVIAN CHAN, (626) 281-2030, CELL: (626) 712-9087
9124 LAS TUNAS DR. TEMPLE CITY, CA 91780

AND MORE, UPON REQUEST.